

**Title: SYSTEM AND METHOD FOR FACILITATING A SUBSIDIARY CARD
ACCOUNT WITH CONTROLLED SPENDING CAPABILITY**

Assignee: American Express Travel Related Services Company, Inc.

Abstract

The present invention provides a system and method for facilitating a subsidiary account with parental control of one or more spending limits. An exemplary system facilitates provision of funds to a subsidiary and control of the spending of subsidiary by a parent through establishment or modification of one or more spending limits. Exemplary spending limits may be configured for modifying a spending capacity so as to affect, for example, amount per transaction, per day, during a predetermined time period, at a particular merchant, at a particular chain of merchants, at a type of industry, in accordance with a predetermined rate of increase or decrease over time, number of transactions during any time period and/or any combination thereof. A parent may establish or modify one or more spending limits through suitable communication means such as telephone, pager, computer, digital communications device, television, personal digital assistant, facsimile machine, or other suitable device.